

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21502

Subject	Zip Code Tabulation Area : 21502			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	36,817	+/- 634	100.0%	(X)
In labor force	18,374	+/- 709	49.9%	+/- 1.8
Civilian labor force	18,337	+/- 703	49.8%	+/- 1.8
Employed	16,663	+/- 731	45.3%	+/- 1.9
Unemployed	1,674	+/- 274	4.5%	+/- 0.7
Armed Forces	37	+/- 42	0.1%	+/- 0.1
Not in labor force	18,443	+/- 744	50.1%	+/- 1.8
Civilian labor force	18,337	+/- 703	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	9.1%	+/- 1.5
Females 16 years and over	17,012	+/- 424	(X)	+/- (X)
In labor force	8,942	+/- 435	52.6%	+/- 2.4
Civilian labor force	8,942	+/- 435	52.6%	+/- 2.4
Employed	8,240	+/- 451	48.4%	+/- 2.5
Own children under 6 years	2,289	+/- 258	(X)	+/- (X)
All parents in family in labor force	1,692	+/- 220	73.9%	+/- 6.4
Own children 6 to 17 years	4,693	+/- 269	(X)	+/- (X)
All parents in family in labor force	3,450	+/- 315	73.5%	+/- 5.3
COMMUTING TO WORK				
Workers 16 years and over	16,252	+/- 742	100.0%	(X)
Car, truck, or van -- drove alone	13,496	+/- 727	83%	+/- 2.2
Car, truck, or van -- carpooled	1,410	+/- 263	8.7%	+/- 1.6
Public transportation (excluding taxicab)	131	+/- 86	0.8%	+/- 0.5
Walked	662	+/- 196	4.1%	+/- 1.2
Other means	127	+/- 81	0.8%	+/- 0.5
Worked at home	426	+/- 114	2.6%	+/- 0.7
Mean travel time to work (minutes)	18.7	+/- 1.1	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	16,663	+/- 731	100.0%	(X)
Management, business, science, and arts occupations	5,175	+/- 400	31.1%	+/- 2.2
Service occupations	3,982	+/- 448	23.9%	+/- 2.2
Sales and office occupations	4,064	+/- 361	24.4%	+/- 1.9
Natural resources, construction, and maintenance occupations	1,166	+/- 166	7%	+/- 1
Production, transportation, and material moving occupations	2,276	+/- 312	13.7%	+/- 1.9
INDUSTRY				
Civilian employed population 16 years and over	16,663	+/- 731	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	121	+/- 86	0.7%	+/- 0.5
Construction	943	+/- 178	5.7%	+/- 1
Manufacturing	1,251	+/- 245	7.5%	+/- 1.4
Wholesale trade	416	+/- 118	2.5%	+/- 0.7
Retail trade	1,977	+/- 276	11.9%	+/- 1.5
Transportation and warehousing, and utilities	1,084	+/- 224	6.5%	+/- 1.4
Information	293	+/- 109	1.8%	+/- 0.7
Finance and insurance, and real estate and rental and leasing	900	+/- 147	5.4%	+/- 0.9
Professional, scientific, and management, and administrative and waste	1,119	+/- 204	6.7%	+/- 1.2
Educational services, and health care and social assistance	4,577	+/- 388	27.5%	+/- 2.4
Arts, entertainment, and recreation, and accommodation and food services	1,774	+/- 288	10.6%	+/- 1.5
Other services, except public administration	668	+/- 153	4%	+/- 0.9
Public administration	1,540	+/- 299	9.2%	+/- 1.7

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CLASS OF WORKER				
Civilian employed population 16 years and over	16,663	+/- 731	100.0%	(X)
Private wage and salary workers	11,755	+/- 690	70.5%	+/- 2.4
Government workers	3,759	+/- 370	22.6%	+/- 2.1
Self-employed in own not incorporated business workers	1,086	+/- 214	6.5%	+/- 1.3
Unpaid family workers	63	+/- 56	0.4%	+/- 0.3
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	16,557	+/- 358	100.0%	(X)
Less than \$10,000	1,747	+/- 226	10.6%	+/- 1.3
\$10,000 to \$14,999	1,445	+/- 212	8.7%	+/- 1.3
\$15,000 to \$24,999	2,496	+/- 283	15.1%	+/- 1.7
\$25,000 to \$34,999	2,234	+/- 271	13.5%	+/- 1.6
\$35,000 to \$49,999	2,147	+/- 223	13%	+/- 1.3
\$50,000 to \$74,999	2,557	+/- 266	15.4%	+/- 1.6
\$75,000 to \$99,999	1,596	+/- 207	9.6%	+/- 1.2
\$100,000 to \$149,999	1,702	+/- 238	10.3%	+/- 1.4
\$150,000 to \$199,999	320	+/- 93	1.9%	+/- 0.6
\$200,000 or more	313	+/- 100	1.9%	+/- 0.6
Median household income (dollars)	\$37,262	+/- 2141	(X)	(X)
Mean household income (dollars)	\$53,954	+/- 2414	(X)	(X)
With earnings	10,995	+/- 420	66.4%	+/- 2
Mean earnings (dollars)	\$58,893	+/- 3165	(X)	(X)
With Social Security	6,922	+/- 331	41.8%	+/- 2
Mean Social Security income (dollars)	\$16,929	+/- 604	(X)	(X)
With retirement income	3,714	+/- 232	22.4%	+/- 1.4
Mean retirement income (dollars)	\$15,231	+/- 1249	(X)	(X)
With Supplemental Security Income	1,143	+/- 176	6.9%	+/- 1
Mean Supplemental Security Income (dollars)	\$9,627	+/- 1184	(X)	(X)
With cash public assistance income	455	+/- 115	2.7%	+/- 0.7
Mean cash public assistance income (dollars)	\$3,414	+/- 1484	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	3,150	+/- 304	19%	+/- 1.8
Families	9,861	+/- 368	100.0%	(X)
Less than \$10,000	603	+/- 123	6.1%	+/- 1.2
\$10,000 to \$14,999	377	+/- 134	3.8%	+/- 1.4
\$15,000 to \$24,999	1,061	+/- 196	10.8%	+/- 2
\$25,000 to \$34,999	1,174	+/- 220	11.9%	+/- 2.1
\$35,000 to \$49,999	1,386	+/- 201	14.1%	+/- 2
\$50,000 to \$74,999	1,998	+/- 191	20.3%	+/- 1.9
\$75,000 to \$99,999	1,259	+/- 179	12.8%	+/- 1.7
\$100,000 to \$149,999	1,472	+/- 203	14.9%	+/- 2
\$150,000 to \$199,999	274	+/- 95	2.8%	+/- 1
\$200,000 or more	257	+/- 90	2.6%	+/- 0.9
Median family income (dollars)	\$53,227	+/- 2815	(X)	(X)
Mean family income (dollars)	\$67,039	+/- 3509	(X)	(X)
Per capita income (dollars)	\$21,393	+/- 992	(X)	(X)
Nonfamily households	6,696	+/- 394	(X)	(X)
Median nonfamily income (dollars)	\$22,117	+/- 1753	(X)	(X)
Mean nonfamily income (dollars)	\$32,793	+/- 3568	(X)	(X)
Median earnings for workers (dollars)	\$24,458	+/- 1981	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$44,554	+/- 3128	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$33,230	+/- 2710	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	38,231	+/- 755	38,231	(X)
With health insurance coverage	34,519	+/- 835	90.3%	+/- 1.2
With private health insurance	24,926	+/- 901	65.2%	+/- 2.1
With public coverage	16,533	+/- 780	43.2%	+/- 1.8
No health insurance coverage	3,712	+/- 482	9.7%	+/- 1.2
Civilian noninstitutionalized population under 18 years	7,555	+/- 352	7,555	(X)
No health insurance coverage	172	+/- 93	2.3%	+/- 1.2
Civilian noninstitutionalized population 18 to 64 years	23,209	+/- 645	23,209	(X)
In labor force:	16,982	+/- 648	16,982	(X)
Employed:	15,390	+/- 659	15,390	(X)
With health insurance coverage	13,410	+/- 671	87.1%	+/- 2.1
With private health insurance	12,059	+/- 626	78.4%	+/- 2.5
With public coverage	1,936	+/- 306	12.6%	+/- 1.8
No health insurance coverage	1,980	+/- 335	12.9%	+/- 2.1
Unemployed:	1,592	+/- 262	1592%	+/- (X)
With health insurance coverage	909	+/- 192	57.1%	+/- 8.8
With private health insurance	461	+/- 127	29%	+/- 7.3
With public coverage	468	+/- 151	29.4%	+/- 7.9
No health insurance coverage	683	+/- 188	42.9%	+/- 8.8
Not in labor force:	6,227	+/- 606	6,227	(X)
With health insurance coverage	5,368	+/- 528	86.2%	+/- 2.4
With private health insurance	2,851	+/- 334	45.8%	+/- 3.8
With public coverage	3,205	+/- 376	51.5%	+/- 3.7
No health insurance coverage	859	+/- 180	13.8%	+/- 2.4
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	12.6%	+/- 1.7
With related children under 18 years	(X)	+/- (X)	21.8%	+/- 3.2
With related children under 5 years only	(X)	+/- (X)	27.5%	+/- 9.5
Married couple families	(X)	+/- (X)	5.8%	+/- 1.4
With related children under 18 years	(X)	+/- (X)	7.7%	+/- 2.9
With related children under 5 years only	(X)	+/- (X)	1.4%	+/- 2.2
Families with female householder, no husband present	(X)	+/- (X)	33.5%	+/- 6
With related children under 18 years	(X)	+/- (X)	44.4%	+/- 8.2
With related children under 5 years only	(X)	+/- (X)	54.6%	+/- 19.9
All people	(X)	+/- (X)	17.9%	+/- 1.7
Under 18 years	(X)	+/- (X)	25.8%	+/- 4
Related children under 18 years	(X)	+/- (X)	25.4%	+/- 3.9
Related children under 5 years	(X)	+/- (X)	28.2%	+/- 7.4
Related children 5 to 17 years	(X)	+/- (X)	24.4%	+/- 4.1
18 years and over	(X)	+/- (X)	16%	+/- 1.6
18 to 64 years	(X)	+/- (X)	17.7%	+/- 2
65 years and over	(X)	+/- (X)	10.7%	+/- 2
People in families	(X)	+/- (X)	13.6%	+/- 1.7
Unrelated individuals 15 years and over	(X)	+/- (X)	32%	+/- 3.5

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.